

In re:  
Sharif Ahmed  
Debtor

Case No. 25-12043-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 27, 2025

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:

Recip ID	Recipient Name and Address
db	+ Sharif Ahmed, 26 Hampden Road, Upper Darby, PA 19082-2516
15011366	CHKG/WAEPa, PO Box 4500, Allen, TX 75013-1311
15011367	+ Commonwealth of Pennsylvania, School Bus Safety Program, PO Box 411472, Boston, MA 02241-1472
15011371	+ Maryland Work Speed Monitoring System, PO Box 17648, Baltimore, MD 21297-1648
15011372	+ Memorial Sloan Kettering Cancer Center, PO Box 26352, New York, NY 10087-6352
15011373	Minuteclinic Diagnostic of Pennsylvania, Attn: 8438M, PO Box 14000, Belfast, ME 04915-4033
15011377	+ Penn Home IT, PO Box 824474, Philadelphia, PA 19182-4474
15011379	+ Philadelphia Parking Violations, PO Box 41819, Philadelphia, PA 19101-1819
15011380	Rocket/Deserve/Celtic, 1010 Doyle St, Menlo Park, CA 94025-4518
15011382	+ Tolls By Plate, PO Box 15183, Albany, NY 12212-5183

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	May 28 2025 04:04:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: QRHHOLBER.COM	May 28 2025 08:02:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	May 28 2025 04:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 28 2025 08:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 28 2025 04:04:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15011362	^ MEBN	May 28 2025 04:01:19	AllianceOne Receivable Management, Inc., 3043 Walton Road, Suite 201, Plymouth Meeting, PA 19462-2389
15011363	EDI: GMACFS.COM	May 28 2025 08:02:00	Ally Financial, Inc, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
15011364	EDI: BANKAMER	May 28 2025 08:02:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
15011361	Email/Text: megan.harper@phila.gov	May 28 2025 04:04:00	City of Philadelphia, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102
15011365	EDI: CAPITALONE.COM	May 28 2025 08:02:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15011368	+ EDI: CCS.COM	May 28 2025 08:02:00	Credit Collection Services, 725 Canton Street,

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			Norwood, MA 02062-2679
15011369	EDI: DISCOVER	May 28 2025 08:02:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15011354	+ EDI: IRS.COM	May 28 2025 08:02:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15011370	EDI: JPMORGANCHASE	May 28 2025 08:02:00	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
15011374	Email/Text: EBN@Mohela.com	May 28 2025 04:04:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
15011375	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 28 2025 04:04:00	NJ E-ZPass, PO Box 4971, Trenton, NJ 08650
15011376	^ MEBN	May 28 2025 04:01:16	PA Turnpike Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254
15011357	Email/Text: fesbank@attorneygeneral.gov	May 28 2025 04:04:00	Pennsylvania Office of Attorney General, Attn: Financial Enforcement Section, Strawberry Square, 15th Floor, Harrisburg, PA 17120
15011378	^ MEBN	May 28 2025 04:01:18	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
15011355	+ EDI: PENNDEPTREV	May 28 2025 08:02:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
15011358	^ MEBN	May 28 2025 04:01:23	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15011360	+ Email/Text: bankruptcy@philapark.org	May 28 2025 04:04:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
15011381	+ Email/Text: bankruptcynotices@sba.gov	May 28 2025 04:04:00	Small Business Association, 409 3rd St., SW, Washington, DC 20416-0002
15011359	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 28 2025 04:04:00	U.S. Attorney's Office, 615 Chestnut Street, 12th Floor, Philadelphia, PA 19106-4404
15011356	^ MEBN	May 28 2025 04:01:08	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
15011383	^ MEBN	May 28 2025 04:01:03	Utility Selfreported, PO Box 4500, Allen, TX 75013-1311

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 29, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**

<b>Debtor 1:</b> <u>Sharif Ahmed</u>			Social Security number or ITIN: xxx-xx-2974
First Name	Middle Name	Last Name	EIN: --_-----
<b>Debtor 2:</b> _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Pennsylvania			Date case filed for chapter: 7 5/23/25
Case number: 25-12043-pmm			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sharif Ahmed	
2. All other names used in the last 8 years		
3. Address	26 Hampden Road Upper Darby, PA 19082	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

Debtor **Sharif Ahmed**

Case number **25-12043-pmm**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 5/27/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 25, 2025 at 03:20 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 8/25/25</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	